

Information to identify the case:			
Debtor 1:	George T. Michael II		Social Security number or ITIN: xxx-xx-8593
	First Name	Middle Name	Last Name
Debtor 2:	Jennifer A. Costolo-Michael		Social Security number or ITIN: xxx-xx-9896
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter:	13 7/3/23
Case number: 23-21455-GLT		Date case converted to chapter:	7 2/24/25

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	George T. Michael II	Jennifer A. Costolo-Michael
2. All other names used in the last 8 years		aka Jennifer A. Costolo
3. Address	1024 North Pine Ridge Road Lemont Furnace, PA 15456	1024 North Pine Ridge Road Lemont Furnace, PA 15456
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Robert H. Slone, Trustee 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990 Email: robertslone223@gmail.com

For more information, see page 2 >

Debtor **George T. Michael II** and **Jennifer A. Costolo-Michael**

Case number **23-21455-GLT**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 2/24/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Location: April 14, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 742 575 1673, and Passcode 8273647003, call 1-878-212-9551 For additional information, go to: https://www.justice.gov/ust/moc
8. Presumption of abuse The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/13/25 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 5/5/25 Deadline for governmental units to file a proof of claim: Filing deadline: 1/1/24		
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
George T. Michael, II
Jennifer A. Costolo-Michael
Debtors

Case No. 23-21455-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 24, 2025

User: auto
Form ID: 309B

Page 1 of 6
Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ George T. Michael, II, Jennifer A. Costolo-Michael, 1024 North Pine Ridge Road, Lemont Furnace, PA 15456-1276
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Garry Alan Masterson, Weltman, Weinberg & Reis Co LPA, 5990 West Creek Road, Suite 200, Independence, OH 44131-2191
aty	+ Maribeth Thomas, Tucker Arensberg PC, 1500 One PPG Place, Pittsburgh, PA 15222-5413
15616415	+ Fayette Cardiology, PO Box 910, Uniontown, PA 15401-0910
15616427	+ Mariner Finance, 5611 Ringgold Rd, Chattanooga, TN 37412-3150
15616429	+ Michael F. Ratchford, Esq., Ratchford Law Group, 54 Glenmaura National Blvd, Suite 104, Moosic, PA 18507-2161
15617399	+ Unifund CCR, LLC, Tsarouhis Law Group LLC, 21 South 9th Street, Allentown, PA 18102-4861
15616464	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	Feb 25 2025 01:08:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ Email/Text: robertslone223@gmail.com	Feb 25 2025 01:08:00	Robert H. Slone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232
smg	EDI: PENNDEPTREV	Feb 25 2025 05:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2025 01:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 25 2025 05:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2025 01:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Feb 25 2025 01:09:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ EDI: AISACG.COM	Feb 25 2025 05:39:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2025 02:22:14	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma

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			City, OK 73118-7901
cr	+ EDI: AISACG.COM	Feb 25 2025 05:39:00	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2025 02:21:05	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15616401	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 25 2025 02:21:25	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15616399	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 25 2025 02:32:47	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15616403	+ EDI: TSYS2	Feb 25 2025 05:39:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15616402	+ EDI: TSYS2	Feb 25 2025 05:39:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15616406	+ EDI: CAPITALONE.COM	Feb 25 2025 05:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15616406	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2025 02:21:24	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15616404	+ EDI: CAPITALONE.COM	Feb 25 2025 05:33:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15616404	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2025 02:32:41	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15616408	+ EDI: CAPONEAUTO.COM	Feb 25 2025 05:39:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15616408	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 25 2025 02:32:33	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15620815	+ EDI: AISACG.COM	Feb 25 2025 05:39:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15620815	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2025 02:22:12	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15618821	EDI: CAPITALONE.COM	Feb 25 2025 05:33:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15618821	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2025 02:32:38	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15616409	+ EDI: WFNNB.COM	Feb 25 2025 05:39:00	Comenity Capital/Gamestop, Po Box 182120, Columbus, OH 43218-2120
15616410	+ EDI: WFNNB.COM	Feb 25 2025 05:39:00	Comenity Capital/Gamestop, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15616412	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 25 2025 02:32:38	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15616411	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 25 2025 02:22:15	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15617398	+ Email/Text: dht@pacollections.com	Feb 25 2025 01:08:00	Demetrios Tsarouhis, 21 South 9th Street, Allentown, PA 18102-4861
15618290	EDI: DISCOVER	Feb 25 2025 05:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15616413	+ EDI: DISCOVER	Feb 25 2025 05:33:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15616414	+ EDI: DISCOVER	Feb 25 2025 05:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

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15616416	+ EDI: PHINGENESIS	Feb 25 2025 05:39:00	FEB Destiny, PO Box 4499, Beaverton, OR 97076-4499
15616418	Email/Text: eblymiller@fidelitycollections.com	Feb 25 2025 01:08:00	Fidelity National Collections, Div Fidelity Properties, Inc., 885 S. Sawburg Ave., Suite 103, Alliance, OH 44601-5905
15616419	Email/Text: EBNBKNOT@ford.com	Feb 25 2025 01:09:00	Ford Motor Credit, Po Box 542000, Omaha, NE 68154-8000
15633187	+ EDI: AISACG.COM	Feb 25 2025 05:39:00	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15633187	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2025 03:17:05	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15616421	+ EDI: PHINGENESIS	Feb 25 2025 05:39:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15616420	+ EDI: PHINGENESIS	Feb 25 2025 05:39:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
15616423	+ EDI: PHINGENESIS	Feb 25 2025 05:39:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15616422	+ EDI: PHINGENESIS	Feb 25 2025 05:39:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15635884	EDI: JEFFERSONCAP.COM	Feb 25 2025 05:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15616424	EDI: JEFFERSONCAP.COM	Feb 25 2025 05:39:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15616458	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Feb 25 2025 01:08:00	State Farm Bank, PO Box 2313, Bloomington, IL 61702
15617615	Email/PDF: resurgentbknofications@resurgent.com	Feb 25 2025 02:22:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15616426	+ Email/Text: EBNBKNOT@ford.com	Feb 25 2025 01:09:00	Lincoln Automotive Fin, Attn: Bankruptcy, Po Box 54200, Omaha, NE 68154-8000
15630544	+ Email/Text: bankruptcy@marinerfinance.com	Feb 25 2025 01:08:00	Mariner Finance LLC., 8211 Town Center Dr, Nottingham, MD 21236-5904
15616428	+ Email/Text: pitbk@weltman.com	Feb 25 2025 01:08:00	Matthew D. Urban, Esq., Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842
15616429	^ MEBN	Feb 25 2025 00:40:02	Michael F. Ratchford, Esq., Ratchford Law Group, 54 Glenmaura National Blvd, Suite 104, Moosic, PA 18507-2161
15632666	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2025 01:09:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15616430	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2025 01:09:00	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616434	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2025 01:09:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616438	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2025 01:09:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616437	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2025 01:09:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
15616441	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 25 2025 01:09:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15616439	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		

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15619322	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 25 2025 01:09:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15616443	+ EDI: AGFINANCE.COM	Feb 25 2025 01:08:00	Nelnet on behalf of College Assist, College Assist, PO Box 16358, St. Paul, MN 55116-0358
15616444	Email/Text: bankruptcies@penncredit.com	Feb 25 2025 05:33:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15616446	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2025 01:08:00	Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110
15635434	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2025 01:08:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15616449	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2025 01:08:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15616447	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2025 01:08:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15616450	EDI: PRA.COM	Feb 25 2025 01:08:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15636112	EDI: PRA.COM	Feb 25 2025 05:39:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616445	Email/Text: bankruptcies@penncredit.com	Feb 25 2025 05:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15616454	+ Email/Text: BKMailbox@QVC.com	Feb 25 2025 01:08:00	Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108
15622135	EDI: Q3G.COM	Feb 25 2025 01:08:00	QVC, 1200 Wilson Drive, West Chester, PA 19380-4262
15616455	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 25 2025 05:39:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15616457	Email/Text: bankruptcy@snapfinance.com	Feb 25 2025 02:32:35	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15616459	+ Email/Text: bankruptcy@sw-credit.com	Feb 25 2025 01:08:00	Snap Finance, 1193 West 2400, Salt Lake City, UT 84119
15616456	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 25 2025 01:09:00	SWC Group, 4120 International Parkway, Carrollton, TX 75007-1957
15635887	+ Email/Text: bncmail@w-legal.com	Feb 25 2025 01:09:00	Santander, PO Box 961245, Fort Worth, TX 76161-0244
15616461	+ EDI: WTRRN BANK.COM	Feb 25 2025 01:08:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
15616460	+ EDI: WTRRN BANK.COM	Feb 25 2025 05:39:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15616462	+ EDI: PHINGENESIS	Feb 25 2025 05:39:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
15616463	+ Email/Text: dht@pacollections.com	Feb 25 2025 05:39:00	The Bank of Missouri, PO Box 4499, Beaverton, OR 97076-4499
15616465	Email/Text: hbbankruptcynotices@wvmedicine.org	Feb 25 2025 01:08:00	Unifund CCR LLC, c/o Demetrios Tsarouhis, Esq., 21 South 9th St., Allentown, PA 18102-4861
15630741	Email/Text: BNCnotices@dcmsservices.com	Feb 25 2025 01:08:00	WVU Health System, PO Box 896, Morgantown, WV 26507-0896
		Feb 25 2025 01:08:00	WVU Medicine, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 80

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company LLC
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15616400	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15616407	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15616405	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15616417	*+	FEB Destiny, PO Box 4499, Beaverton, OR 97076-4499
15616425	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15616431	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616432	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616433	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616435	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616436	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616442	*+	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15616440	*+	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15616448	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15616451	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616452	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616453	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502

TOTAL: 2 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
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